

In light of these many concerns, I believed that it was imperative to speak to citizens directly in an open forum about their worries and how Congress should act on their behalf. I hosted an online chat session this past week where American consumers had the opportunity to share their stories with me. This issue was first raised on a local level by Mike Holfeld, an investigative reporter at WKMG in Orlando.

If the Speaker would allow, I would like to relay a few of their stories:

Kathryn McCarrey is a 32-year-old mother of two from Groveland, Florida who has been a customer with Bank of America since 2005. She complained that she has been unfairly charged hundreds of dollars in overdraft fees over the past 2 years. She stated, "Just last week I printed my screen with [my] bank balance 3 days in a row to prove that the bank was charging erroneous fees . . . I cannot afford to continue giving money to the bank!"

Lauren Fant is a University of Central Florida student and customer at SunTrust Bank. She was fined three consecutive overdraft charges of \$39 in August for three transactions that only went through a week after she made them. Although her overdraft amount was only \$12, her fees totaled \$117.

David Spatzer, also from Orlando, was hit with over \$700 worth of charges in the past 2 months. When he went to his bank for help, he was told to take out a loan at 12 percent interest. He collects monthly Social Security checks while also working at Disney World. His checking account, however, approves transactions even when he does not have enough of a balance in his account.

Floridians and individuals throughout our Nation are currently going through similar circumstances as Kathryn, Lauren and David. Congress needs to institute proper notification features at the point of transaction in cases of possible overdraft.

Madam Speaker, on behalf of the consumers mentioned above and the numerous others who reached out to me about their concerns on bank overdraft fee policies, I implore all members of this esteemed legislative body to work toward providing consumers with the safeguards necessary to make educated financial decisions without being charged exorbitant and unfair bank overdraft fees by their banks.

#### HONORING ERIC SIGMAN

#### HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. GRAVES. Madam Speaker, I proudly pause to recognize Eric Sigman, a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 75, and in earning the most prestigious award of Eagle Scout.

Eric has been very active with his troop participating in many Scout activities. Over the many years Eric has been involved with Scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community.

Madam Speaker, I proudly ask you to join me in commending Eric Sigman for his ac-

complishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

#### HONORING THE COMMISSIONING OF THE USS "NEW YORK," LPD 21

#### HON. JOE COURTNEY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. COURTNEY. Madam Speaker, I rise today to celebrate the commissioning of the USS *New York*, LPD 21. On October 22, 2009, the House passed H.R. 856 to congratulate the captain and commissioning crew for the vessel entering the service of the U.S. Navy. The USS *New York* honors those who lost their lives at the World Trade Center, the Pentagon, and Shanksville, Pennsylvania, on September 11, 2001, and adds to our Navy's capabilities to protect our Nation.

With its hull constructed using steel from the World Trade Center, the ship will serve as a memorial to September 11. The ship's main passageway was dubbed "Broadway" and features an insignia with references to the Statue of Liberty, the Twin Towers, the New York City Police Department, and the New York City Fire Department. Its galley hosts a pre-September 11 neon outline of New York City. It is the newest entry to the U.S. Navy's fleet of *San Antonio*-class amphibious transport dock ships and will be deployed to provide amphibious assault capability anywhere in the world. CDR F. Curtis Jones, USN, a New York native, captains the ship.

I also want to take a moment to recognize an important connection between the USS *New York* and my State. RSL Fiber Systems, LLC of East Hartford, Connecticut was proud to be a part of this project, manufacturing the signal and navigation lights used on board the vessel. The ship contains five RSL lighting systems, which boast the breakthrough technology of fiber optic illumination systems. The Connecticut based company was selected to provide remote source lighting and the lighting control systems to the U.S. Navy for shipboard use on the LPD 17 class, the Navy Experimental Craft *Seafighter*, and the DDG 1000 class ships.

The ship's motto is, "Strength Forged Through Sacrifice. Never Forget," serving as a powerful symbol of September 11. The vessel pays tribute to those who lost their lives and reaffirms Congress's commitment to fighting terrorism and recognizing those men and women who risk their lives and fight for our freedom every day. I ask all of my colleagues to join with me in congratulating those who helped build the ship, and honoring those who defend our Nation every day.

#### TRIBUTE TO THOMAS J. GRAFF

#### HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, November 18, 2009

Mr. GEORGE MILLER of California. Madam Speaker, I rise today to pay tribute to one of the great icons of modern environmentalism, Thomas J. Graff, who passed away last week at the age of 65.

Tom Graff founded Environmental Defense Fund's California office in 1971, and over the ensuing decades, he built a record of accomplishment that includes landmark reforms to the way we use water and energy.

It was my great honor and pleasure to have worked with Tom for many years, and my staff and I often relied on his counsel and insights. His ability to think strategically about policy and politics was unmatched, and there are very few facets of California environmental policy over the last four decades that did not feel Tom's influence.

Tom Graff's negotiating prowess and his wisdom were critical to the passage of legislation that I authored in 1992 to protect the Bay-Delta of California: the Central Valley Project Improvement Act. And his work on California energy policy since the 1970's helped lead to the state's pioneering global warming bill, AB 32, signed into law in 2006.

Over his remarkable career, Tom Graff did an enormous amount of good for his fellow Californians—and for the planet and all its inhabitants. But Tom's unique legacy may be the partnerships and friendships that he formed on the way to his many accomplishments. Tom was always able to find a way to work together with those on the other side of the table, and even though his communications skills were incomparable, he knew that long-term solutions were always more important than soundbites.

In closing, I want to express my deep condolences to Tom's loving family, to his colleagues at EDF, and all of those who knew and worked with him—his passing leaves an incredible void. We will miss his insights, his creativity, his unmatched ability to find solutions, and most of all, his warmth and good humor.

I am submitting for the record several articles remembering Tom's life, and I ask my colleagues to join me in recognizing the life and legacy of a great friend and environmental champion, Thomas J. Graff.

[From the Sacramento Bee, Nov. 15, 2009]

A WATER WARRIOR WHO WON RESPECT FROM  
ALL SIDES

(By Stuart Leavenworth)

A lion of California's environmental movement died Thursday. Tom Graff, who helped lead the 1980s fight against the peripheral canal and blocked the East Bay from diverting water from the American River, finally succumbed to the cancer that snuck up on him two years ago.

I feel fortunate to have known Graff for as long as I did. When I returned to California a decade ago, Graff was one of many people who helped school me on my home state and its Byzantine water politics.

Graff, a Harvard-educated lawyer with a degree from the London School of Economics, was not a native Californian. (He was born in Honduras, the son of Jewish parents who had fled Nazi Germany). But he knew more about my home state than almost anyone you could imagine.

I soon learned that Graff was a hero for Sacramento residents who care about the American River. In 1971, he founded the California office of the Environmental Defense Fund in an attic in Berkeley. When the East Bay Municipal Utility District attempted to tap water from the American River, Graff was asked by local residents to file a lawsuit. After 17 years, they eventually triumphed, prompting EBMUD to reach a 2001 settlement with Sacramento County on a joint water-withdrawal project further downstream, on the Sacramento River. He also